Tennessee

Company Tracking Number: MW-26029 (10/05)-IR 200809 AR MIDWEST 13725

TOI: H161 Individual Health - Major Medical Sub-TOI: H161.005A Individual - Preferred Provider

(PPO)

Product Name: MW-26029 - SPO Therapy Rider

Project Name/Number: /

Filing at a Glance

Company: Mid-West National Life Insurance Company of Tennessee

Product Name: MW-26029 - SPO Therapy SERFF Tr Num: MGCA-125816902 State: ArkansasLH

Rider

TOI: H16I Individual Health - Major Medical SERFF Status: Closed State Tr Num: 40239

Sub-TOI: H16I.005A Individual - Preferred Co Tr Num: MW-26029 (10/05)-IR State Status: Approved-Closed

Provider (PPO) 200809 AR MIDWEST 13725

Filing Type: Rate Co Status: Reviewer(s): Rosalind Minor

Authors: EDS EDSSupport, Opal Disposition Date: 09/24/2008

Autry, Sergei Mordovine, Aliya Panjwani, Yan Yuan, Eliseo

Rodriguez, Miranda Ross, Joanna Gulling, Trent Bridges, Sean Casey,

David Beimesch

Date Submitted: 09/15/2008 Disposition Status: Approved-

Closed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Not Filed

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Overall Rate Impact:

Filing Status Changed: 09/24/2008

State Status Changed: 09/24/2008

Corresponding Filing Tracking Number:

Deemer Date:

Group Market Type:

Tennessee

Company Tracking Number: MW-26029 (10/05)-IR 200809 AR MIDWEST 13725

TOI: H161 Individual Health - Major Medical Sub-TOI: H161.005A Individual - Preferred Provider

(PPO)

Product Name: MW-26029 - SPO Therapy Rider

Project Name/Number:

Filing Description:

We are adding a coinsurance option and reducing some of the coinsurance factors for the MW-26029 (10/05)-IR version that attaches

to MW-26026 PPO-IP (SB 11/07) AR with MW-AE 26026 PPO-IP (SB 11/07).

Company and Contact

Filing Contact Information

Virgil Meier, virgil.meier@healthmarkets.com

Healthmarkets (817) 255-3398 [Phone] North Richland Hills, TX 76180 (817) 255-8274[FAX]

Filing Company Information

Mid-West National Life Insurance Company of CoCode: 66087 State of Domicile: Texas

Tennessee

9151 Boulevard 26 Group Code: 264 Company Type:
North Richland Hills, TX 76180 Group Name: State ID Number:

(817) 255-3100 ext. [Phone] FEIN Number: 62-0724538

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Mid-West National Life Insurance Company of \$0.00

Tennessee

CHECK NUMBER CHECK AMOUNT CHECK DATE

SERFF Tracking Number: MGCA-125816902 State: Arkansas

Filing Company: Mid-West National Life Insurance Company of State Tracking Number: 40239

Tennessee

Company Tracking Number: MW-26029 (10/05)-IR 200809 AR MIDWEST 13725

TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider

(PPO)

Product Name: MW-26029 - SPO Therapy Rider

Project Name/Number:

845283 \$50.00 09/02/2008

Tennessee

Company Tracking Number: MW-26029 (10/05)-IR 200809 AR MIDWEST 13725

TOI: H161 Individual Health - Major Medical Sub-TOI: H161.005A Individual - Preferred Provider

(PPO)

Product Name: MW-26029 - SPO Therapy Rider

Project Name/Number:

Correspondence Summary

Dispositions

Status Created By Created On Date Submitted

Approved- Rosalind Minor 09/24/2008 09/24/2008

Closed

Objection Letters and Response Letters

Objection Letters

Status

Created By

Created On

Date Submitted

Responded By

Created On

Date Submitted

Pending

Rosalind Minor 09/19/2008

O9/19/2008

Sergei Mordovine

O9/22/2008

O9/22/2008

O9/22/2008

Tennessee

Company Tracking Number: MW-26029 (10/05)-IR 200809 AR MIDWEST 13725

TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider

(PPO)

Product Name: MW-26029 - SPO Therapy Rider

Project Name/Number: /

Disposition

Disposition Date: 09/24/2008

Implementation Date:
Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

 SERFF Tracking Number:
 MGCA-125816902
 State:
 Arkansas

 Filing Company:
 Mid-West National Life Insurance Company of
 State Tracking Number:
 40239

Tennessee

Company Tracking Number: MW-26029 (10/05)-IR 200809 AR MIDWEST 13725

TOI: H16I Individual Health - Major Medical Sub-TOI: H16I.005A Individual - Preferred Provider

(PPO)

Product Name: MW-26029 - SPO Therapy Rider

Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Supporting Documentation	Approved-Closed	No
Supporting Document	Proposed Changes	Approved-Closed	No
Rate	MW-26029 Rate Page	Approved-Closed	No

Tennessee

Company Tracking Number: MW-26029 (10/05)-IR 200809 AR MIDWEST 13725

TOI: H161 Individual Health - Major Medical Sub-TOI: H161.005A Individual - Preferred Provider

(PPO)

Product Name: MW-26029 - SPO Therapy Rider

Project Name/Number:

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 09/19/2008 Submitted Date 09/19/2008

Respond By Date Dear Virgil Meier,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comment: The scope and reason outlines that you are adding a coinsurance option and reducing some of the coinsurance factors.

Please outline what coinsurance option is being added and what is the existing coinsurance factor and how much is the coinsurance factor being reduced.

Please feel free to contact me if you have questions.

Sincerely,

Rosalind Minor

Response Letter

Response Letter Status Submitted to State

Response Letter Date 09/22/2008 Submitted Date 09/22/2008

Dear Rosalind Minor,

Comments:

Response 1

Comments: Dear Rosalind Minor,

I have attached a file which details the proposed coinsurance changes.

Tennessee

Company Tracking Number: MW-26029 (10/05)-IR 200809 AR MIDWEST 13725

TOI: H161 Individual Health - Major Medical Sub-TOI: H161.005A Individual - Preferred Provider

(PPO)

Product Name: MW-26029 - SPO Therapy Rider

Project Name/Number: /

Thank you for you time, Sergei Mordovine.

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comment:

The scope and reason outlines that you are adding a coinsurance option and reducing some of the coinsurance factors.

Please outline what coinsurance option is being added and what is the existing coinsurance factor and how much is the coinsurance factor being reduced.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Proposed Changes

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Aliya Panjwani, David Beimesch, EDS EDSSupport, Eliseo Rodriguez, Joanna Gulling, Miranda Ross, Opal Autry, Sean Casey, Sergei Mordovine, Trent Bridges, Yan Yuan